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FROM: Jason R. Graff

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MESSAGE:

Attached is the Reply to Final Office Action for Serial No. 10/628,034.

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CONFIRMATION NO.:

CLIENT MATTER NO.: 60655.0900

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PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Melanie Dunn, et al.	Docket No.	60655.0900
Serial No.:	10/628,034	Filing Date:	07/24/2003
Group Art	3624	Examiner:	Lalita M. Hamilton
Unit:		Confirmation No.:	3352
Title:	SYSTEM AND METHOD FOR FACILITATING A SUBSIDIARY CARD ACCOUNT WITH CONTROLLED SPENDING CAPABILITY		

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed December 15, 2004, of which this reply is within two (2) months, Applicants respectfully request consideration of the remarks that follow.

AMENDMENTS

Amendments to the Claims are reflected on page 2 of this paper.

Remarks begin on page 7 of this paper.